

CLAIMS

1. An authentication management apparatus, comprising,
- storage means for storing a plurality of pieces of customer ID information and a plurality of pieces of store ID information;
 - reception means for receiving a piece of customer ID information, a piece of store ID information, and amount information indicating a monetary amount from a store communication terminal;
 - authentication means for authenticating the piece of customer ID information and the piece of store ID information that have been received by the reception means; and
 - transfer means for transferring the monetary amount indicated by the amount information from an account of a store with the authenticated piece of store ID information to an account of a customer with the authenticated piece of customer ID information.
2. An authentication management apparatus in accordance with Claim 1, wherein the reception means receives transfer source store account information and the transfer means transfers the monetary amount from an account indicated by the transfer source store account information received by the reception means.
3. An authentication management apparatus in accordance with Claim 1, wherein the reception means receives cancel information from the store communication terminal and stops the transfer means from transferring the monetary amount.
4. A store communication terminal, comprising:

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- storage means for storing store ID information;
reception means for receiving customer ID information;
input means for inputting amount information for a monetary amount
that a store is to pay a customer; and
transmission means for transmitting the store ID information stored by
the storage means, the customer ID information received by the reception
means, and the amount information inputted by the input means to an
authentication management apparatus that authenticates the store ID
information and the customer ID information.
5. A store communication terminal in accordance with Claim 4,
wherein the input means inputs transfer source store account
information and the transmission means transmits the transfer source store
account information inputted by the input means.
6. A store communication terminal in accordance with Claim 4 or Claim 5,
wherein the transmission means transmits the information to a customer
communication terminal as well as to the authentication management
apparatus.
7. A store communication terminal in accordance with any of Claim 4 to
Claim 6,
wherein the store communication terminal is a mobile communication
terminal.
8. A store communication terminal in accordance with any of Claim 4 to
Claim 6,
wherein the store communication terminal is set up in a pawnshop.

9. A store communication terminal in accordance with any of Claim 4 to
Claim 6,

wherein the store communication terminal is set up in a lottery money-exchanging booth.

10. A store communication terminal in accordance with any of Claim 4 to
Claim 6,

wherein the store communication terminal is set up in a prize-exchanging booth of a pachinko parlor.